

Living Well



Newsletter
January
2026

Williamsburg Senior Center – Programs & Services for Active Living at 60+

Join the COA Board!

In Williamsburg, most everyone turns up at the Transfer Station eventually.

That's where I ran into a former colleague from Springfield Technical Community College (STCC), Margaret McCarthy, a few years ago. We shared an update on our retirement lives in front of the dumpster. And then she suggested I join the Board of the Council on Aging. At that time, Margaret was the Board secretary, but she was ready to move on from the post. "You could take over the duties no problem," she claimed, "and you'd like it."

That's how I joined the C.O.A. Board, where I've been happily serving for over five years. Meetings are monthly at 12:15 on the third Wednesday of the month. I was welcomed first as an associate member. For a while I was comfortable just listening, learning the background and taking in the atmosphere. When I felt ready, I took on more responsibility as a full member.

The C.O.A. provides oversight and advice to the Williamsburg-Haydenville Senior Center, a vital community resource. More than 40% of the town's population is over 60, and many seniors have limited incomes. Like most elders, our seniors encounter health, transportation, nutrition and isolation issues as they age. The Senior Center taps into regional resources like Highland Valley Elder Services (HVES), and local volunteers who provide advice and information about available government programs, health, nutrition and transportation. There is also a congregate meal site and communal activities.

As a senior myself, I've gratefully experienced rides for medical appointments, and the pleasure of companionship, good food, exercise and entertainment at the Senior Center. I feel more than rewarded for any time and effort I offer.

Staff members Carol Hendricks, Sherry Loomis, Joy Moore, Tamar Smith and Toni Boughton and Director Melissa Wilson, are knowledgeable,

caring, and generous with support. Fellow board members Daria D'Arienzo, Chris Flory, Mary Bisbee, Toni Boughton and kitchen volunteers bring good ideas, help, and genial companionship, not to mention good food.

As Dianne Martin, the Council on Aging current Chair says, "Joining the COA Advisory board is a good way to meet new people, make friends, and feel involved in the wonderful community spirit of Williamsburg."

We always need new members. As people retire, move, etc., others are needed to carry on the work. Moreover, new people bring fresh ideas and energy to the enterprise.

It takes a village, and in Williamsburg's case two villages, to keep this special resource for the Town.

You can join by contacting any board member, (at the Transfer Station or around town, or calling 413-268-8410 to express interest). You'll be welcome and glad you joined.

*~Maureen O'Brien, Secretary
Williamsburg-Haydenville Council on Aging*

Game Time at the Senior Center Begins on January 7th, 12 - 2:00 pm!

In the December newsletter we talked about game sessions at the Senior Center and asked folks to let us know if they were interested. We did hear from several folks and are ready to begin!

Game sessions will be on Wednesdays, Noon – 2 pm in the Café. The first session will be January 7th. Please sign up with Karen Mason at mason@issr.umass.edu 268-7059, or 413-522-2761.



Please feel free to bring a game, cards or activity you want to share. **Most importantly, bring yourself and have some fun!** Refreshments will be provided.

Williamsburg Senior Center ~ 141 Main Street, P.O. Box 447, Haydenville, MA 01039

Phone: 268-8407 or 8410 ~ Hours: Mon – Thurs, 8:30 – 2:00

Melissa Wilson, Director ~ Email: seniorcenterdirector@burgy.org ~ www.burgy.org/senior-center

Food Programs:

Congregate Meals

Meals are served in the Senior Café Mondays — Thursdays! Fridays are by delivery only. On Mondays and Thursdays we make fresh-cooked meals, and Tuesdays and Wednesdays we get meals from Highland Valley Elder Services to eat in or *Grab-n-Go!* Contact Tamar, 2 or 3 days ahead to reserve a meal. 413-338-2920 or tsmith@burgy.org.

Take and Eat

Two area churches provide delicious, freshly-made meals, delivered every Saturday. Contact Carol Hendricks to sign up: 413-338-2920. Donations accepted.

Brown Bag: Food for Elders

Eligible seniors can get a free bag of groceries on 2nd Thursdays at the Senior Center. Call the Food Bank at 413-247-9738 or 800-247-9632 or download an application at <https://www.foodbankwma.org>. Send applications to: The Food Bank of Western Massachusetts, P.O. Box 160, Hatfield, MA 01038.

Transportation:

Medical & Carpool Rides

Senior Center drivers are available for your **Medical Rides** (funded by PVRTA). Rides for shopping & errands can be scheduled through our **Carpool Program** (Funded by Highland Valley Elder Services). Call us at least 3 business days ahead and we will try our best to provide a driver: 268-8407. (Or you can call PVRTA Dial-A-Ride at 413-739-7436.)

Health & Wellness:

Foot Nurse

Piper Sagan does foot care at the Senior Center on the second Tuesday every month (Jan. 13th). Call us at 268-8407 to make an appointment, (\$50). Piper can also do footcare in your home, (\$90). Call her at 413-522-8432 for a home appointment.

Companion Program Friendly Visits / Wellness Calls

Would you or someone you know benefit from a regular companion? Or would you like to receive wellness calls or a friendly visit now and then? Contact Carol for more info at 413-338-2920. *Companion Program is funded by Highland Valley Elder Services.*

Healthy Bones & Balance

Mary Bisbee leads HB&B, **Mondays at 1 pm** (except holidays) and **Thursdays at 9:30 am**, in the Auditorium. Call the Senior Center to sign up, or stop in to check it out! This free class is sponsored by RSVP.

Yoga Practice

Carol Conz leads Yoga Practice on **Mondays at 10:30 am** in the Auditorium. You can contact her at 413-531-7321 or carolconz57@gmail.com for more information. Free class sponsored by RSVP.

Tai Chi *

Marty Phinney offers Tai Chi **Tuesdays, 9:30 am**, outside or in the auditorium. Members or interested folks can contact her at 413-268-3228.

Modern / Contemporary Dance*

Susan Waltner's dance class happens on **Wednesdays at 10:00 am** in the auditorium. Contact Susan at swaltner@smith.edu if you'd like to join.

Strength and Cardio Workouts*

Joan Griswold leads workouts via **Zoom Thursdays at 10:15 am**. Visit her at www.bybhealth.com to sign up. Other hours may also be available.

**Donations gratefully accepted for these programs.*

Just for Fun:

New! Game Sessions in the Café

Join us on **Wednesdays, Noon—2 pm** for game sessions. Bring a game, cards or activity to share. To sign up, contact Karen Mason at 268-7059, 413-522-2761 or mason@issr.umass.edu.

Arts & Crafts Open Studio

Led by Steve Lavalley on **2nd and 4th Thursdays, 1-3:00 pm**. Bring your supplies and join us! Contact Steve at stevephal@gmail.com or 413-320-7624.

Men's Breakfast Group

Meets at the **Williamsburg Snack Shack** on **3rd Thursdays at 8:30 am** (Jan. 15th). To join, email Larry West landwest3315@yahoo.com or stop in!

Ladies Who Lunch

Meets at the **Williamsburg Snack Shack** on **3rd Fridays at 11:30 am** (Jan. 16th). Please stop in and join us or call 268-8407 for info. (Look for our sign!)

Other Services:

Technology Program

Drop-in Center at Meekins Library will be on January 8th this month, 10:30-12:30. Bring your device(s) and your questions! For additional help, including purchasing devices, call 413-296-5080 or coaTechHelp@gmail.com. See more on Page 7.

SHINE

SHINE can help you with Medicare and Medicare-related insurance issues. For more info, contact Caroline Solan at Highland Valley Elder Services, 413-586-2000, ext. 999 or csolan@lifepathma.org

Hilltown Elder Network

Also known as the **HEN Program**, is available from the **Hilltown Community Development Corporation** for housekeeping and other duties. Call Christine Reeves, 413-346-3042 or creeveshen@gmail.com.

Veteran's Service Officer

Stop in and see your VA rep, Dan Nye, on the **1st & 3rd Wednesdays, upstairs, from 11:30 am — 1:00 pm** or call 413-587-1299 for an appointment.



Thank You, Carol!

The Senior Center wants to take a moment to say "Congratulations" to Carol Conz and her Yoga class participants. January will mark the one-year anniversary for this class. Thank you, Carol, for providing this opportunity. If you are interested in this class – please see Yoga Practice on page 2 for how to sign up.



New Smoke and CO Alarms

The Fire Department is planning to install smoke alarms and CO (carbon monoxide) alarms for seniors in town who are most in need of them. If your home was built prior to 1975 with only battery powered (not hardwired) alarms, we can help.

This grant is being coordinated by Shawna Rogers, S.A.F.E & Senior S.A.F.E Coordinator for the Williamsburg Fire Department.

If interested, please contact the Senior Center at seniorcenterdirector@burgy.org or 413-268-8410 to sign up. We will contact you with an install date.



A Big Thank You!

To **Steve Calderone** for leading our **Holiday Sing - Along**



Comprehensive Plan

The Planning Board is asking you to take an active role in shaping the future of Williamsburg. Please fill out our survey at tinyurl.com/WilliamsburgGoals. Paper versions are available at the library. Strategy Sessions on how to achieve these goals will be held on the weekend of January 10 and 11, 2026 at the Anne T. Dunphy School. For more information, see tinyurl.com/WilliamsburgCP. We'd like your input.

~Steve Smith
413-230-8060

You'll enjoy meeting your neighbors for a great home-cooked meal in our Café Mondays & Thursdays!



Call for Reservations: 413-338-2920

Are You Turning 65 This Year?

If so, do you know you are eligible and should sign up for Medicare 3 months before your 65th birthday?

Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP). If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B. Here is a link for more information: <https://www.medicareinteractive.org/.../how-to-enroll-in-medicare-if-you-are-turning-65>.

For example, if you turn 65 on July 4, 2021, the enrollment window is open from April 1 to October 30. If you miss this deadline, you may have to pay higher premiums for Medicare Part B, which covers doctor bills, outpatient fees and other medical expenses: <https://www.aarp.org/.../questions-answers/65-this-year-When-should-I-apply-Medicare.html>.

Although there is a 7-month window to sign up for Medicare (3 months before your birthday, your birthday month, and 3 months after your birthday)...if you wait and sign up in those 3 months after your birthday, there is a delay in when your coverage will start. If you sign up before your birthday, your coverage will start the first day of your birthday month.

You do not have to worry about incurring a penalty for late sign up if you are still working and covered by your employer's health insurance, or if you are married and covered under your spouse's work insurance.

Frequently Asked Questions about Medicare

Who is eligible for Medicare?

- You become eligible for Medicare when you turn 65 and have paid into social security for 40 quarters or 10 years.
- You become eligible at any age.... if you have ALS/ Lou Gerich's disease or End Stage Renal Disease
- You also become eligible if you have been disabled for 2 years, collecting social security disability.

What does Medicare cost?

- Medicare A is free.
- Medicare B has a monthly premium which this year (2026) is \$202 x month. If you are collecting social security benefits this is usually deducted from your monthly benefit. If you are 65, but not collecting your retirement benefit yet...you can be billed for the Part B premium.

Do I have to enroll when I turn 65?

- Most folks enroll in Medicare A when they become eligible, because it's free.
- You can delay enrolling in Medicare B if you are still working, and covered under your employer's insurance or your spouse's employer's insurance.
- There is a penalty for late sign up.

What if I have MassHealth, or a Connector Plan...do I need to get Medicare?

- Yes, you do. Because the State mandates you sign up for Federal (Medicare) coverage when you become eligible.
- MassHealth has a team that helps you expedite this. Contact your SHINE counselor for details. (See SHINE on page 2.)

*"New Year's resolutions? I usually break them before January is over. I set goals, instead. This year my biggest goal is to **live gratefully every day.**"*
~Sherry~

The Williamsburg Senior Center Thanks You for Your Generous Contributions!
Please mail your donation to Williamsburg Senior Center, PO Box 447, Haydenville, MA 01039.
Or donate on-line via Unipay: www.burgv.org/senior_center.

The Williamsburg Senior Center counts on YOUR support to continue our programming for local seniors!

☐ I would like to contribute to the Williamsburg Senior Center. My contribution of \$_____ is attached.
(Please write your check to **Town of Williamsburg** with "Senior Center program support" on the memo line.)

Name _____
Address _____
Phone _____ Email _____

Thank You for Helping Us Support Our Neighbors!



Regional News

Seniors Aware of Fire Education

Winter is here and many people will be out in the cold and on or near very cold water. They will be skating, ice fishing, and driving snowmobiles on lakes, ponds and rivers.

Senior 
SAFE

Accidents do happen! A lot of people experience cold emergencies resulting in **HYPOTHERMIA** — the extreme loss of body heat. If your core body temperature gets below 95 degrees, it can be fatal if untreated. Hypothermia is caused by cold. Water draws away body heat 20-30 times faster than cold air. So here are a few things to help avoid or deal with cold-related emergencies:

- Dress properly for cold weather activities. Wool insulates better when dry or wet than man-made fabrics. Keep your head covered. You lose your body heat 50% faster through your head. Keep your feet warm and dry by wearing snow boots and heavy-duty socks.
- If someone falls through ice or into cold water: **Call 911 immediately**. Many of our fire departments are trained for and have special equipment for cold water rescues. Our ambulances are equipped to care for hypothermic patients.
- Do NOT go out on the ice. You do not want to chance being a victim. **REACH...THROW...or ROW**. Try to **REACH** with a stick. Try to **THROW** a rope, life jacket or any thing that can float. Use an available boat to **ROW** to bring the victim to shore.
- Send someone to the nearest access point to guide emergency responders to the victim.
- We do have a multitude of lakes, ponds and rivers in our hilltowns. Moving water can change the thickness of ice without you seeing it. The only really safe place to skate is at a skating rink.

Be SAFE out on the cold water!

Worth Noyes

Fire and Life Safety Educator

Williamsburg and Cummington Fire Department

The Senior SAFE program is sponsored by many of your fire departments and the MA Dept of Fire Services

You May NOT Pass Go...

We want to say this to all who are trying to mess us up and steal our identify or hard-earned cash. With our increased dependence on computers of all sizes and types, we have learned that we need a good password system. Unfortunately, the universal we are still using “12345678” as a password, or “Password”, or a favorite pet’s name after said pet has become famous on our social media.

So what are the current guidelines to tell a thief Do Not Pass Go?

1. Use twelve or more characters, including mixes of upper and lower case, numbers, and symbols. An alternate is to use even more characters, perhaps 4 words linked together with a hyphen, e.g., spoon-picnic-ants-cooler. I like this pattern with words that I can remember. When the site asks you for a mix, just add something in the middle.
2. Strategically place special characters or symbols to avoid patterns rather than grouping them at the end. “Password!@#” still doesn’t cut it.
3. Use different passwords on each of your online accounts and don’t repeat a password. A pain, you say. Yes, yes it is. Keep reading, tho.
4. Add another layer of protection, if available, such as getting a text with a security number, or answering security questions. Use multi-factor authentication any time it is offered.
5. Keep software updates current, including any antivirus protection service you have.

To reduce password pain, here are two suggestions. First, consider a password sentence. For example, “I will tell you that my Totally Favorite candy is *hocolate-*overed cashews” would be written as “lwtytmTFcic-cc”. Yes, that is something like what I might use.

Second, there are online “safes” that will hold passwords for you. You make them up just once and put them in the safe. You’ll need one good password to access all of these. Over the next month or two, I am going to try some. If any of you are using a safe, please tell me which one and how you like it.

As always, stay safe!

Jean O’Neil

TRIAD Committee member

jeanoneilmass@gmail.com

413-268-2228

Good News January 2026

~Deb Hollingworth

At the risk of repeating myself...I'm going to talk about how to handle buyer's remorse...again.

Many of you may have made health insurance decisions, during Open Enrollment to change your coverage. Some of you may have made changes because you got a "termination letter" saying your BlueCross PPO Advantage plan ended December 31st 2025...or perhaps your Medicare Advantage plan's network of providers "shrank" as was the case with United Health Care, and your doctors are no longer in network for United Health Care.

And many of us may have changed our Rx coverage, and signed up for a different Medicare D plan for next year.

Whatever the reason, you may have changed your health insurance coverage. So the question is...what if it turns out you don't like your new plan?

Are you stuck with your new choice?

1. The answer is "no" you're not stuck if you have a Medicare Advantage plan because Congress 'adjusted' the regulations governing Advantage plans and we now have from January 1st to March 31st to bail out of our Medicare Advantage plans and choose another, or revert to "original Medicare" and pick up a Medicare D plan.
2. The answer is "no" you're not stuck if you have been approved for the Medicare Savings Plan...which automatically gave you Extra Help which subsidizes your Rx costs. Remember the purple letter from social security?)
Extra Help lets you change your Medicare D plan quarterly, so you can choose another D plan that you think might work better for you.
3. The answer is "no" you're not stuck with your new plan if an error was made during your Open Enrollment sign up. That requires help from Medicare to confirm...but it may be possible to switch plans if an error during sign up occurred.

If you have questions...you can call your Senior Center to see if a SHINE appointment is needed. Sometimes a simple call to your health insurer provider can "fix" a problem. Always start by calling the 800 number on the back of your card first.

Housing Rehab Available!

Hilltown CDC Announces Availability of Housing Rehabilitation Funds and Begins Work on FY26 Community Development Block Grant Application.

Hilltown Community Development Corporation (Hilltown CDC), on behalf of the Town of Chesterfield, is moving forward with the expenditure of existing Community Development Block Grant (CDBG) funds while also preparing a new FY26 grant application to bring additional resources into the region.

At this time, income-eligible single-family homeowners in Chesterfield may apply for assistance through the Housing Rehabilitation Program. Eligible rehabilitation work includes septic system and well replacement, heating system replacement, lead paint remediation, siding, windows, doors, insulation, roof, and the correction of state building and sanitary code violations.

In addition to Chesterfield's available funds, CDBG awards from fiscal years FY24 and FY25 provide housing rehabilitation funding for homeowners in Chesterfield, Cummington, Goshen, Plainfield, Peru, Savoy, Westhampton, **Williamsburg**, and Worthington.

Hilltown CDC has also been contracted to prepare the FY26 Chesterfield CDBG application, which will include continued Housing Rehabilitation funding. As part of this process, the organization is **seeking community input on additional social service programming that could benefit residents of the communities listed above.**

Community members, local partners, and service providers are invited to **share ideas or request more information by contacting:**

**Faith Williams, Associate Director,
Hilltown CDC, Phone: 413-296-4536 ext. 123
Email: faithw@hilltowncdc.or**



On the Road Again...



*** Trips in 2026 ***

Contact Francine Frenier to reserve your seat
BEFORE mailing payments.

For more info call 413-296-4291

Email: francine.frenier@gmail.com

Mail: 11 Stage Rd. Williamsburg, Ma 01096

~~~~~2026~~~~~

**Multi-Day Trip, April 17-21: Washington DC.** 5 days, 4 nights. Admission to the George Washington Mount Vernon Estate, Garden & Memorial, Arlington National Cemetery, Smithsonian Institution, Capitol Building, World War II Memorial and more. **Price \$790.** Take a \$25 discount if paid in full by January 26, 2026. Make the check payable to Diamond Tours and mail to the address above.

**Day Trip, Sunday, May 3rd: A Grand Night for Singing** at the Seven Angels Theater in Waterbury, CT. Pre-show lunch at San Marino's Restaurant. **Price \$132.** Make a payable to Landmark Tours and mail to the address above by March 6, 2026.

**Day Trip, June 17th: Isle of Shoals Cruise and Lobster Lunch** Enjoy a 2.5-hour cruise from Portsmouth, NH to the Isles of Shoals. Before the cruise, enjoy lunch at Fosters in York Maine. Choice of lob-

ster, BBQ chicken or vegetarian option. **Price \$160.** Make a check payable to Landmark Tours and mail to the address above by April 6, 2026.

**Day Trip, June TBD: Million Dollar Quartet** play. In the planning stages. Theater is in New London, NH. Includes luncheon. **Price \$TBD.** Make a check payable to Landmark Tours and mail to the address above by April 6, 2026.

**Day Trip, July 1st: FDR Homestead & Library and Hudson River Cruise.** Take a scenic cruise on the Hudson River. Enjoy a boxed lunch of gourmet sandwiches on board. Tour the home of Franklin D. Roosevelt & the first Presidential Library. **Price \$140.** Make check payable to Landmark Tours, mail to the address above by May 6, 2026. Wait list only.

**Day Trip August and September: Encore Casino and Big E.** Stay tuned for more information.

**Multi- Day Trip, September 27- October 3: Mackinac Island,** the quaint Michigan island where no vehicles are allowed. Trip is for 7 days, 6 nights. Tour the island by horse & carriage, cruise the Soo Locks, visit Bronner's Christmas Wonderland, Frankenmuth Bavarian Village and much more, not to mention the plentiful fudge shops! **Price \$959.** Take a \$25 discount if paid in full by June 27, 2026. Make the check payable to Diamond Tours and mail to the address above. *This trip has quickly filled up. Please email to be added to the wait list.*

*\* Join us for a trip - leave the planning to us! \**



# Happy New Year!



### TechConnect Technology Help for January

Call 413-296-5080 for any of the TechConnect services. Leave a message and we will return your call.

**Tech Support home visits are available by appointment.** We can visit your home to troubleshoot home-based tech issues (like printers, networks, desktops, TVs)..

**Devices for you: Refurbished PC laptops, desktops, Chromebooks, and iPads.** If you need a device to connect to the internet or have something so old it is not working effectively, please contact us. We have received a new shipment and have plenty of inventory. **Leave a message at 413-296-5080,** or use the online request form on our website, [www.northernhilltownscoas.org](http://www.northernhilltownscoas.org)

**Drop-in Centers** (no appointment needed):

- **Chesterfield Community Center**, 400 Main Rd. Chesterfield. Weekly, all Tuesdays, 11:00 to 2:00
- **Goshen Library**, Drop-In tech support from 12:00 to 2:00, 3rd Thursday, 1/15.

- **Westhampton Library** Drop-In tech support, from 2:00 to 4:00, 4th Thursday, 1/22.
- **Williamsburg, Meekins Library** Drop-In tech support from 10:30 to 12:30 2nd Tuesday, 1/8.
- **Nash Hill Place** Resident Drop-In tech support, 2nd Tuesday, 10:00 to Noon, 1/8.
- **Worthington Tech Support** - contact Eileen Daneri [eadaneri@gmail.com](mailto:eadaneri@gmail.com).

**NOTE:** Drop-in Centers in Plainfield and Cummington have been discontinued due to low demand. Residents of these towns should call for an appointment or use the Chesterfield site.

**Internet Hotspots:** If you have been given a hotspot from the project, your data plan will be expiring in February. The grant can no longer fund the plan. You can keep the device but you must purchase your own SIM card for \$30/month from Mint Mobile or the carrier of their choice. Call us with any questions you have.

**Williamsburg Senior Center**  
**141 Main Street**  
**P.O. Box 447**  
**Haydenville, MA 01039**

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# SCAM ALERT!



A caller says your Social Security number has been linked to a crime.

They might tell you to:

- Move your money to a safe account to protect it.
- Withdraw cash and deposit it into a "government ATM."
- Withdraw cash or buy gold bars. A courier who will come to your home to pick it up.

*What should you do?*

- Hang up! It's a scam.
- Do not give out or confirm your Social Security number to anyone who calls.
- Do not make payments or move money to protect it.

*If you have a consumer problem or question, contact the*

**Northwestern  
District  
Attorney's  
Consumer  
Protection Unit**

**Greenfield  
(413) 774-3186  
Northampton  
(413) 586-9225**

**Working in cooperation  
with the Office of the MA  
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